

## WHAT IS CLAIMED IS:

1. A method for tracking physical property with an American Banking Association routing number, the method comprising:
  - associating a tracking number with an item of physical property, wherein the tracking number comprises at least an American Banking Association routing number;
  - recording in a database a description of the physical property; and
  - associating within the database the tracking number with the description about the physical property.
2. The method of Claim 1, wherein associating the tracking number with the item of physical property comprises attaching a label displaying the tracking number to the item of physical property.
3. The method of Claim 1, wherein associating the tracking number with the item of physical property comprises printing the tracking number on the item of physical property.
4. The method of Claim 1, wherein associating the tracking number with the item of physical property comprises attaching a negotiable instrument comprising the tracking number to the item of physical property.
5. The method of Claim 1, wherein the description of the physical property comprises a description about the owner of the physical property.
6. The method of Claim 1, wherein the description of the physical property comprises a description about the possessor of the physical property.
7. A method for registering and tracking an item, the method comprising:
  - storing information about an item in a database;
  - associating within the database a tracking code with the information about the item, wherein the tracking code also identifies a negotiable instrument;
  - registering in the database an owner of the item;
  - transferring ownership of the item to a second party; and
  - changing the registered owner of the item in the database to the second party.

8. The method of Claim 7, wherein the tracking code comprises a financially recognized tracking number, and wherein the tracking number comprises at least an American Banking Association routing number.

9. The method of Claim 7, wherein the tracking code comprises a financially recognized tracking number, a payer, a payee, and a face value amount.

10. A method for registering and tracking an item, the method comprising:  
storing information about an item in a database;  
associating within the database a tracking code with the information about the item, wherein the tracking code also identifies a negotiable instrument;  
registering in the database a possessor of the item;  
transferring possession of the item to a second party; and  
changing the registered possessor of the item in the database to the second party.

11. The method of Claim 10, wherein the tracking code comprises a credit card number and a check number.

12. A database for registering and tracking items, the database storing a plurality of items, each of the stored items comprising:  
a financially recognized tracking number associated with the item;  
a name of the item; and  
a registered owner of the item.

13. The database of Claim 12, wherein at least one of the stored items further comprises a registered possessor of the item.

14. The database of Claim 12, wherein at least one of the stored items further comprises an insurance company of the item.

15. The database of Claim 12, wherein at least one of the stored items further comprises a transaction history of the item.

16. The database of Claim 12, wherein at least one of the stored items further comprises a physical location of the item.

17. A method for redeeming checks, the method comprising:

receiving a request to redeem a negotiable instrument, the negotiable instrument including a tracking number that uniquely identifies the negotiable instrument;

entering the tracking number into a database to retrieve a corresponding registration record of the negotiable instrument;

comparing the retrieved registration record with the negotiable instrument; and

redeeming the negotiable instrument if data associated with the registration record relates to data associated with the negotiable instrument.

18. The method of Claim 17, wherein receiving a request to redeem a check comprises receiving a request to redeem an electronic check.

19. The method of Claim 17, wherein comparing the retrieved registration record with the negotiable instrument comprises comparing a registered payment amount of the retrieved registration record with a face value of the negotiable instrument.

20. The method of Claim 17, wherein comparing the retrieved registration record with the negotiable instrument comprises comparing a registered payee name of the retrieved registration record with a payee name of the negotiable instrument.

21. A method for tracking an item with a financially recognized tracking number, the method comprising: associating within a database a tracking code with data about an item, wherein the tracking code comprises financially recognized identification information.

22. A method for registering and tracking items of physical property, the method comprising:

an attaching step for attaching a financially recognized tracking code to an item of physical property;

a registering step for registering in a database information about the item of physical property; and

an associating step for associating within the database the tracking code with the registered information about the item of physical property.